

SPOTLIGHT

American Income Life & National Income Life • November 2002 • Volume 35 • Number 11

Making A **DIFFERENCE**

By Roger Smith

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Aiming Higher

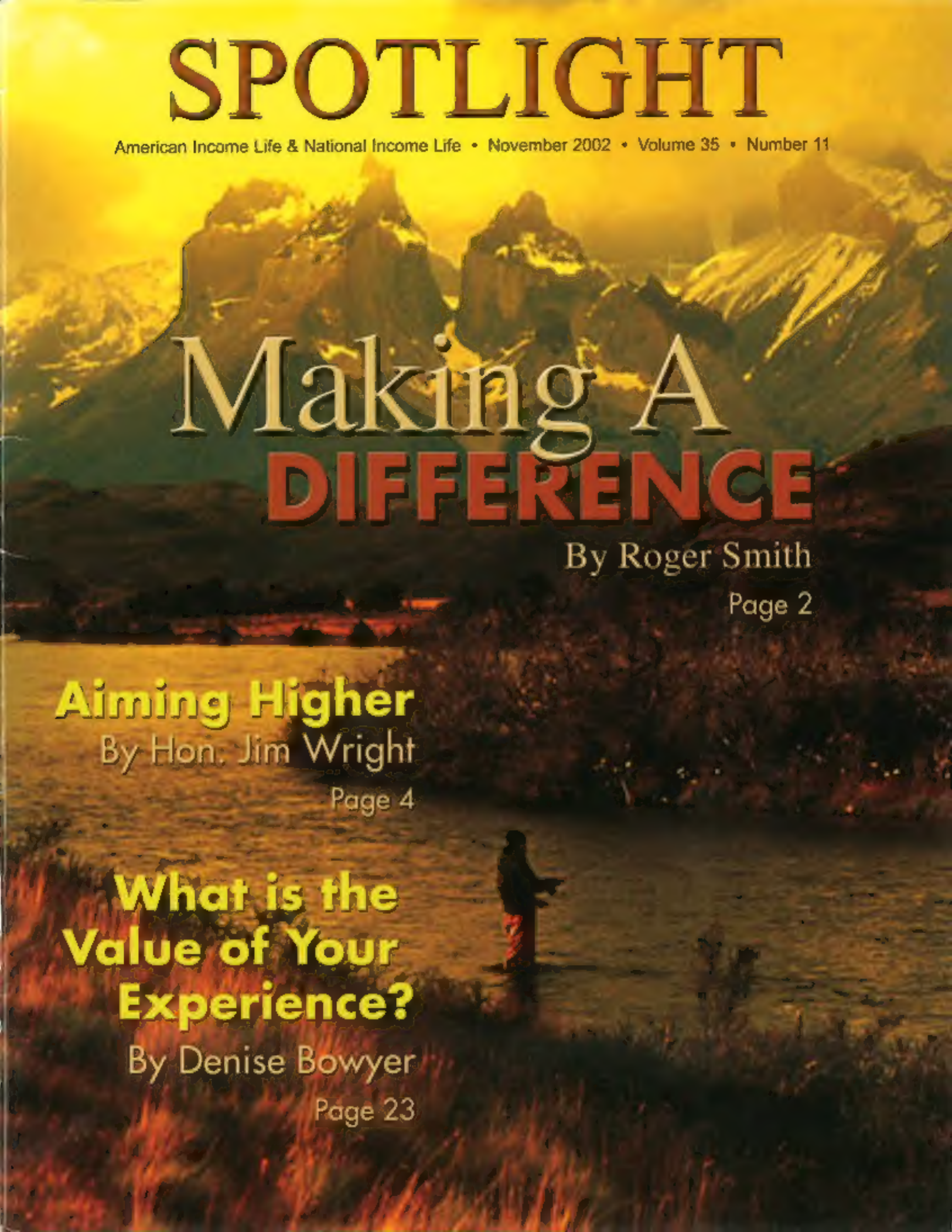
By Hon. Jim Wright

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What is the Value of Your Experience?

By Denise Bowyer

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Making A Difference

Imagine you are driving and you look down at your dashboard only to notice your gas gauge is on empty. Deciding now is the time to fill-up, you take the next exit toward town, and it becomes apparent there are several places you can service your car. The first place is an old, run-down station with one pump, no one working and a sign which says, "Self Serve." The second place is a full service station with one attendant and higher gasoline prices. Your third choice is a station offering both self serve and full service, has a convenience store with several employees on duty and gas prices that are just right.

Which station would you choose?

To me the choice is obvious — the station which offers the best value. Station number three had the right products with the right price and the people available to assist in the service of the product.

The decision to buy any product is usually based on the best value. In turn, value is determined by the product's ability to perform its purpose and the company's willingness to stand behind its product. If neither perform, the product and the company will more than likely disappear.

According to an article published in the December 2001 issue of the *National Underwriter*, "Companies that will succeed in the future will move from providing quality to providing value." In other words, when it comes to succeeding in the insurance industry, it is not only about doing things right, but doing the *right things*, right.

When we sell insurance coverage, we are selling an intangible. Instead of a product you can hold or feel, such as clothing or cars, we sell promises on paper. Therefore, it is imperative we are able to fulfill those promises.

At American Income we demonstrate our commitment to doing it right everyday! Everything we do from claims processing to fielding phone calls is done with everyone's best interests in mind.

Our strategy in today's changing market is to provide the best product possible to the working men and women of this country, thereby offering them the best value.

At AIL, we are dedicated to building relationships with our Producers as well. We feel it is our job to support our Producers so they, in turn, can offer their best. We make understanding your preferences and needs our number one priority! This is why we are continuously searching for ways to improve the way we do business which will make a difference to you and the markets you serve.

We want you to love what you are doing because when you love what you are doing success just happens naturally.

George Burns once said, "Fall in love with what you are going to do for a living. To be able to get out of bed and do what you love to do for the rest of the day is beyond words. I'd rather be a failure in something I love than successful at something I hate."

American Income has prospered in this industry, while others have struggled, because of our commitment to providing top-value. After all, what is a company without a superior support team backing it up, and who is a Producer without a strong company paving the way to the future? Making a difference is what AIL is all about. We want to make a difference in your lives and the lives of the millions of people who count on our products to provide them with the protection they need. Now, as 2002 comes to a close let's continue to make a difference and push to our goal — \$75 million. Let's Ride!



FROM THE DESK OF:
Roger Smith
President & Chief
Marketing Officer of
American Income Life

"Yesterday is not ours to recover, but tomorrow is ours to win or lose."

— Lyndon B. Johnson

Dates to Remember

Thursday, Nov. 28 and Friday, Nov. 29, 2002
The Home Office will be closed for the Thanksgiving Day holiday.
Monday, Dec. 23 through Wednesday, Dec. 25, 2002
The Home Office will be closed for the Christmas holiday.

Friday, Dec. 27, 2002
All business and ER credits must be received in Waco to count for December production.

Milestones

\$100,000 In Force
The following Agents have \$100,000 of in-force premium:
Guy Panno **Anita St. Arnaud**
James Schneider

Getting It Right

In last month's issue of *Spotlight*, the number three General Agent should have been listed as Carey Thompson not Bill Thompson. We apologize for any inconvenience or confusion this may have caused.

Look For The Asterisk

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the 2003 Disney® Awards Presentation, are as follows: the top SGA from each category, the top two P.R. Managers and the top three Representatives from each category, the top five MGAs, the top SA, the top five GAs and the top ten Individual Producers. Check your production! If there is an asterisk by your position, you could be an award winner!

Dear American Income...

Dear Mr. Smith:

Having successfully completed our work at the 102nd National Convention of the American Flint Glass Workers Union held recently in Palm Springs, California, I am writing to you that on behalf of the national staff and the entire membership. We are looking forward to working with you over the next three years.

With a fragile economy and an uncertain future facing this country's manufacturing community, I believe it is in our common interest to work together to insure profitable businesses, thus ensuring stable jobs. Please feel free to call on me, or any member of my staff, to discuss issues important to our common interest.

Yours truly,

Tim Tuttle
National President
ARGWU



Dear Mr. Pagano:

It is with pleasure that I accept AIL's kind invitation to join the Labor Advisory Board. The Labor Council for Latin American Advancement and AIL have had a great working partnership for many years. As the newly elected president, I am committed to continuing our efforts to empower Latino trade unionists and their families.

Access to the Life insurance AIL provides many of our members is part of feeling empowered. The other is through AIL's contributions to LCLAA. These resources help us continue our many union programs. I look forward to working with you and all the Labor Advisory Board members.

Sincerely yours,

Milton Rosado
President
LCLAA



Spotlight

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MARKETING

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Required Retention Rate

Beginning Jan. 1, 2002, to be eligible for bonuses and featured in *Spotlight*, top Producers must meet the required Retention rate, or the minimum Net to Gross ratio*.

Net to Gross: 77 percent
Retention: 64 percent

* Net to Gross is only used during the Producer's first eight months



Aiming Higher

When Mark McAndrew challenged us all at the convention last June to aim higher, reach up to the next level and become a truly great company, inwardly I bristled. "This is already a great company," I insisted to myself. However, the more I thought about it, the surer I became Mark was right. When we become satisfied — individually or collectively — is when we cease growing. Ambitious goals are necessary for high achievement. I, for one, am glad Mark and Roger are not easily satisfied. They keep setting new goals and prodding this entire organization to higher ground.

Some sales groups fail because they never let themselves imagine their own potential. Their self-expectations are too low. Others fail because they bait their trap with misleading expectations. Recruiters hold out unrealistic promises of an easy way to get rich quick. Following this lure, it does not take a new recruit long to become disillusioned.

Nobody grows rich in a hurry, even while meeting his monthly goals. That is where intermediate and long-term goals come in. I hope every one of us is setting them, looking down the road, never ceasing to grow.

In April, at the SGA meeting, we held a retirement party for Stanley Zeidner. After 25 productive years as an Individual Producer, General Agent and State General Agent, Stanley retired. He will have to get by on his \$90,000 a month in renewals. That is more than a million dollars annually! This, of course, did not come overnight, nor is it the result of average performance. But it is certainly do-able!

American Income Life is a company with very high expectations. Face it — we would not want to work for a

company with low expectations, would we?

At this year's beginning — worried about the economic downturn, the volatile world situation, unsteady stock market and shaky customer confidence — many corporate heads throughout America were scaling back their sales expectations for the year. They lowered their goals.

Not American Income! We set our mark upward — 25 percent above the ambitious goal we set, met and exceeded last year! And thanks to our Field Force's enthusiastic response and high performance, for six successive months this year our company has chalked up six new records, the very highest sales performances in American Income Life's 51-year history.

Other business leaders, in other organizations, were saying, "Let's retrench. Let's downsize, cut costs and scale back."

Roger Smith said, "Let's ride!" And that is what we are doing. In the process, we are adding more than \$75 million in new ALP this year — thanks to you!

There is a real thrill, isn't there, in setting a goal and making it?

That is true of a personal goal, or an Agency goal, or a Company goal. It is what someone called "the lift of a driving dream." Especially so, when it is the satisfaction of a team effort, a shared achievement.

That is what every member of our organization feels when each and every one of us succeeds. It is what you feel when your Agency is recognized at a convention — the pride, the excitement, the sense of accomplishment.

The lift of a driving dream! That is a big part — along with other ingredients I will mention from time to time — of what makes a truly great company!



FROM THE DESK OF:
Hon. Jim Wright
Former Speaker of the House and AIL Consultant

"All who have accomplished great things have had great aim."

— Orison S. Marden

Promoted To Supervising Agent

Justin Anderson Alan Jennings Illinois	Gary Baril David Zophin Connecticut	Vicki Bealman Ali Shahrak Virginia	Gabriel Bojorquez David Cohen California	Elaina Bosco Tom Williams Florida	Eric Brookshire Tim Schroeder Louisiana
Cheryl Beottem Alan Jennings Illinois	Demeka Brown Rob Boles Ohio	Don Buttery Arlig-Martyr Ontario	Timothy Cantwell Alan Jennings Utah	Michael Chesney Genezer-Bitman Illinois	Kevin Costello Eric Gigliano New Jersey
Edward Daley Gigliano-Brister Massachusetts	Kevin Daniel Hurst Kopp Arkansas	Byron Fletcher Guy Rouelle Vermont	Robert Gaucl Nicholas Nilkowski Louisiana	Joshua Goodman Bill Jennings Colorado	Christa Grantham Vic Hancock Indiana
Jerry Griggs Frank Blasser Texas	Barry Harris Scott Smith Michigan	Nathan Heimlich Rob Boles Kentucky	Dina Hohn Chris Lafond Nebraska	Robert Houchin Genezer-Bitman Illinois	Gregory Kridg Rick Allig South Dakota
Lud Hrovat Bill Jennings Colorado	Michael Johnson Shashi Parekh South Carolina	Craig Jorgenson Gary Bieler Wisconsin	Matthew Kennedy David Zophin Connecticut	John Konopka Eric Gigliano New Jersey	Todd Kuen Gary Bieler Wisconsin
Kirk Kopsky Genezer-Bitman Illinois	David Laggan Rob Boles Ohio	Neil Lilly Eric Gigliano Pennsylvania	Kathy Mann Cohen-Hartman Arizona	Evanne McKenzie Steve Friedlander New Zealand	Glenn McSweeney Alan Jennings Utah
Scott Mellgren Gary Bieler Wisconsin	Robert Morton Ali Shahrak North Carolina	Suzanne Neff Kevin Pawlowski Texas	Bryce Nielson Alan Jennings Utah	Derek Palmer Alan Jennings Utah	Danielle Patch Cohen-Hartman Illinois
William Plunkett Robert Hughes North Carolina	Dennis Pochron James Surace Illinois	James Porter Robert Smith Oklahoma	Jeffrey Purcell Gigliano-Brister Massachusetts	Judy Ramon David Cohen California	William Rowland Robert Smith Oklahoma
Nasser Sahkool Joshua Chalom Ontario	John Seaborn Robert Smith Illinois	Kim Seong Joshua Chalom New Zealand	Dan Stuperingham Steve Friedlander New Zealand	William Slocum James Surace Pennsylvania	Amy Snyder Tom Williams Florida
Ion Stant Rick Allig Hawaii	Silas Thomas Nicholas Nilkowski Louisiana	Sergey Tovmenko Larry Genezer Missouri	Tiffani Tran Gigliano-Brister Massachusetts	Michael Ungerleider Eric Gigliano New Jersey	Kennerh Vidcovich Ed Orall Texas
Adam Vierra Chris Lafond Nebraska	Harrison White Tyrone Conard District of Columbia	Amber Wilburn Robert Patterson New Mexico			

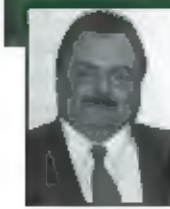
Promoted To General Agent

William Askew Alan Jennings Alabama	Romans Berman Gigliano-Brister Massachusetts	Alex Bluhm Jaloff-Foli California	Ken Boote Vad Basov Texas	John Burnett Vad Basov Texas	Kendal Burns Kevin Pawlowski Texas
Michael Christensen Robert Patterson New Mexico	Bret Fels Genezer-Bitman Illinois	Steve Fujitani Rick Allig Hawaii	Floyd Hinet Hurst Kopp Arkansas	Steven Johnson Gigliano-Brister Massachusetts	Todd Jordan Rick Mansfield Maine
Lloyd Kessler Genezer-Bitman Illinois	Shahzad Khokhar Joshua Chalom Illinois	Bradley Kinsaid Rick Allig Hawaii	Gene Lancour Ali Shahrak Virginia	Anderson Louima Tom Williams Florida	Larry Lozano Jaloff-Foli California
Paul Martinez Ed Orall Texas	Gary McClanahan Larry Genezer Illinois	Ted Poules Gigliano-Brister Massachusetts	Maia Pruitt Hurst Kopp Arkansas	Merari Rodriguez Gigliano-Brister Massachusetts	Derrick Smith Kevin Pawlowski Texas
Michael Stanford Alan Jennings Utah	Christy Starr Dennis Ishler Pennsylvania	Anthony Thomas Tom Williams Florida	Brad VanAlfen Gigliano-Brister Massachusetts		

Promoted To Master General Agent

Lorena Barriere David Cohen California	Linda Baucknecht-Hicks Rick Allig Washington	Sara Beckly Rick Allig Minnesota	Maria Bellojaro Rick Allig Hawaii	Sean Caggins Cohen-Hartman Arizona	Lincoln Fischer Rick Allig Tennessee
Dennis Kelleher Gigliano-Brister Massachusetts	Abraham Kim David Cohen California	Scott Mitchell Kevin Pawlowski Texas	Alex Roland Chris Lafond Nebraska	James Sun Rick Allig Washington	

INDIVIDUAL PRODUCERS



1. Timothy Cruise
Woodridge, IL



2. Teddence Bailey
Great Neck, NY



3. Marlon Underwood
Woodridge, IL



4. Eddie Norman
Woodridge, IL



5. Yvonne Hernandez
Los Angeles, CA



6. Lance Brown
Las Vegas, NV



7. James Dattilo
Jacksonville, FL



8. Steven Johnson
Framingham, MA



9. John Rice
Concord, CA



10. Jennifer Baron
Ft. Lauderdale, FL

INDIVIDUAL PRODUCERS

October Qualifiers

All Time Record to Beat					
★ Carla Miller	Net ALP \$41,337	Year 2001	Month Nov.		
Name	Net ALP	NG [▲]	Rtn	MGA	SGA
1. Timothy Cruise	\$34,456		77.4	Eric Nichols	Scott Smith
2. Teddence Bailey	31,064	96		Theodore Pappas	Richard Rutt
3. Marlon Underwood	24,005		73.8	Marlon Underwood	Scott Smith
4. Eddie Norman	21,752		76.6	Eddie Norman	Scott Smith
5. Yvonne Hernandez	21,019	91		David Iriye	David Cohen
6. Lance Brown	19,921		82.6	Darren Miller	Cohen-Hartman
7. James Dattilo	19,143		68.0	James Dattilo	Marc Zipper
8. Steven Johnson	18,987	97		Dennis Kelleher	Giglione-Brister
9. John Rice	18,791		73.5	Doreen Ryan-Foti	Jatoff-Foti
10. Jennifer Baron	18,128		79.4	William Cook	Tom Williams
11. Daryl Kenney	17,572	95		Marlon Underwood	Scott Smith
12. Paul Kress	17,106	95		Mindy Guisewite	Matt Blumert
13. Barry Rehm	16,110	89		Ladislav Lesanek	Ali Shahrak
14. Matthew Wolfanger	15,963		80.0	Paul Rumbuc	Durhon Oldham
15. Russell Morris	15,677	94			Marc Zipper
16. Mervyn Ee	15,665	90		Russell Chang	Rick Altig
17. Shamshinder Sidhu	15,463		66.9	Brian Traboulay	Rick Altig
18. Benjamin Glover	15,457	100		Brian Schaefer	Vic Hancock
19. Philip Wiley	15,394	96		Derek Hartley	Ali Shahrak
20. Arthur Westergren	14,835		65.2		Tom Williams
21. Ronald Marx	14,759	99		Erik Graham	David Cohen
22. George Hays	14,560		72.3	Gregory Partee	Vic Hancock
23. Wai-Ming Wong	14,221		69.6	Lee Conti	David Cohen
24. Rajeev Arora	14,200		88.0	Rajeev Arora	Rick Altig
25. Kirk Kupsky	13,959	88		Damon Hartley	Geneser-Bitman
26. Susanne Munro	13,926	92		Steven Greer	Durhon Oldham
27. Camy Smith	13,844		64.4	Israel Pena	Tom Williams
28. Alfred O'Connor	13,808	92		Steven Greer	Durhon Oldham
29. James Lawrence	13,737		75.6	Vito Pecoraro	Eric Giglione
30. Charles Paclik	13,633	100		Eric Neal	Geneser-Bitman
31. Suzanne Stenger	13,614	100		David Hausman	Eric Giglione
32. Jim Bianchi	13,596		89.2	Paul Rumbuc	Durhon Oldham
33. John Chamblee	13,551	97			Wittenbach-Ostrovsky
34. Robert Ulreich	13,504		75.5	Roger Johnson	Jatoff-Foti
35. Jason Schломann	13,409	92		Jonathan Saluk	Richard Rutt
36. Ed Kimm	13,028	97		James Sun	Rick Altig
37. Cal Bogert	13,007	90		Patrick Shehan	Larry Geneser
38. Maia Pruitt	12,998		71.5	Gordon Reddin	Hurst Kopp
39. Mark Bleier	12,959		82.8		Gary Bleier
40. Chris Hernandez	12,858		78.0	Charles Todd	Scott Smith
41. Michael Boniszewski	12,786	98		Paul Rumbuc	Durhon Oldham
42. Rudi Camenzind	12,744		78.0	Erik Graham	David Cohen
43. Gary McClanahan	12,620		80.2	Patrick Shehan	Larry Geneser
44. John Franklin	12,587		78.7		David Cohen
45. Janice Oltus-Carter	12,554		81.7	Gathy Thompson	Tyrone Conard
46. Steve Fujitani	12,426		70.8	Paul Hardy	Rick Altig
47. Allen Green	12,364		81.1		Richard Rutt
48. Kent Booze	12,341	84		Ronald VanWoesik	Vlad Basov
49. Lori Turping	12,335		65.3	Lori Turping	Rick Altig
50. Marlaina Lago	12,266	100		Jonathan Saluk	Richard Rutt

▲ Percentage of Net to Gross

All Time Record to Best

★ Timothy Cruise	Net ALP \$242,696	Year 2000
Name	Net ALP	NG [▲]
* 1. Timothy Cruise	\$209,651	
* 2. Marlon Underwood	196,944	
* 3. James Dattilo	150,828	
* 4. Lance Brown	139,400	
* 5. David Wang	125,574	
* 6. John Rice	125,279	
* 7. Kelly McDonald	125,217	
* 8. Ruben Soberanes	124,898	
* 9. Jim Bianchi	122,704	
* 10. Jennifer Baron	119,281	
11. Matthew Wolfanger	118,886	
12. Al-Karim Walji	118,073	
13. Joey Kennedy	116,565	
14. Roland Parker	116,159	
15. Russell Morris	115,820	94
16. Raymond Lau	111,396	
17. Andrew Rossberg	108,774	
18. David Tubbin	106,822	
19. Joshua Robinson	105,055	
20. Alex Roland	104,457	
21. Camy Smith	103,722	
22. Anita St. Arnaud	103,180	
23. Mark Bleier	103,078	
24. Kendra Roberts	100,982	
25. Guy Panno	100,833	
26. Keith Zabrocki	99,416	
27. Douglas Bauknecht	99,255	
28. Clay-Nghia Nguyen	98,541	
29. Julie Wells	95,958	
30. Ramin Maghsoud	95,868	
31. Scott Remmey	95,852	
32. Leslie Taylor	95,191	
33. Steve Foti	92,112	
34. Larry Wright	91,219	
35. DeMario Cooper	91,128	
36. Moneesha Smith	90,911	
37. James Schneider	90,900	
38. Carl Boldon	90,362	
39. Scott Kangas	89,522	
40. Chris Hernandez	89,482	
41. Lynn Erickson	89,089	
42. Abdulrazzaq Ahmed	88,863	
43. Marla Esposito	88,656	
44. Allan Green	88,237	
45. David Jackson	88,108	
46. Harold McSweeney	88,007	
47. Eric Guinn	87,970	
48. Gary Ponting	87,152	
49. Patrick Parlisi	87,050	
50. Samuel Cohen	86,891	

YTD Qualifiers

Rtn	MGA	SGA
77.4	Eric Nichols	Scott Smith
73.8	Marlon Underwood	Scott Smith
68.0	James Dattilo	Marc Zipper
82.8	Darren Miller	Cohen-Hartman
70.3	David Wang	Scott Smith
73.5	Doreen Ryan-Foti	Jatoft-Foti
67.6		Jatoft-Foti
78.7	Doreen Ryan-Foti	Jatoft-Foti
89.2	Paul Rumbuc	Durhon Oldham
79.4	William Cook	Tom Williams
80.0	Paul Rumbuc	Durhon Oldham
72.9	Melinda-Rae Lyse	Rick Altig
70.6	Gary Williams	Rick Altig
69.8		Tom Williams
82.9	Roger Fung	Marc Zipper
81.1	Theodore Pappas	Rick Altig
71.9	David Tubbin	Richard Rutt
71.5	Leslie Taylor	Rick Altig
77.2	Alex Roland	Geneser-Bitman
64.4	Israel Pena	Chris Lafond
76.2	Christine Hartman	Tom Williams
82.8		Cohen-Hartman
65.1	Robert Delesky	Gary Bleier
65.4		Eric Giglione
81.6	Bruce Hennick	David Cohen
83.9	Gary Williams	Marc Morton
80.1	Ronald VanWoesik	Rick Altig
84.8	Nickolay Gusev	Vlad Basov
84.4		Vlad Basov
82.1	Jeffrey Dinocento	Vlad Basov
78.4	Leslie Taylor	Eric Giglione
66.9	Steve Foti	Geneser-Bitman
71.4		Jatoft-Foti
72.2	DeMario Cooper	Robert Patterson
77.8	Jeffrey Dinocento	Geneser-Bitman
84.1	Michael Knapick	Eric Giglione
68.2	Charles Todd	Scott Smith
68.8	Wendell Bangs	Scott Smith
78.0	Charles Todd	Rick Altig
75.6		Scott Smith
80.1	Abdulrazzaq Ahmed	David Cohen
77.5	Christine Hartman	Scott Smith
81.1		Cohen-Hartman
70.5		Richard Rutt
67.2		Tom Williams
70.2	Derek Hartley	Ed Orell
65.1	Anthony Zuppe	Ali Shahrak
73.9	Herman Libman	James Surace
72.5		Lisa D'Amico
		Eric Giglione

▲ Percentage of Net to Gross

MONETARY DONATIONS

Rick Altig Agency

- Donated \$25 to the ATU 1505 annual Christmas party.
- Contributed \$100 to British Columbia boxing.
- Gave \$5,000 to Washington State for Referendum 51.
- Donated \$85 to the Washington State Labor Council for door prizes.
- Donated \$110 for a WSCFF fund raiser.
- Contributed \$2,000 to the Tennessee AFL-CIO.
- Contributed \$50 for a BAC Local 1 raffle.
- Gave \$50 to the Ottawa Labor Council for a dinner to honor Nancy Rich.
- Gave \$300 to the Oregon Labor Round Table.
- Donated \$200 to the IBT 81 golf tournament.
- Contributed \$60 to the Oregon AFL-CIO.
- Contributed \$72.42 to the Alberta Juvenile Diabetes Research Foundation.
- Gave \$91.58 in door prizes to the IWA 1-3567.
- Contributed \$500 to the SCFP 2815.
- Donated \$200 to the TUAC 500 Gala.
- Contributed \$1,000 to the Minnesota Bowling Association scholarship fund.
- Donated \$250 to the IBT 599 golf tournament.
- Contributed \$194.22 to the British Columbia Snowmobile Association.
- Gave \$300 to the Carpenters 1325.
- Donated \$316 to the Big Island CU League.
- Donated \$600 to the Elevators Union Local 126.
- Contributed \$300 to the OCUMA golf tournament.
- Gave \$250 to the APWU 2756.
- Donated \$300 to the Oregon ACPO conference.
- Contributed \$3,169 to Alberta Fish and Game.
- Donated \$100 to the ATU 1505 for their annual dance.
- Gave \$460 to the Alberta Building Trades Convention.
- Gave \$2,500 to the Manitoba Federation of Labour.
- Donated \$116.96 to the Manitoba CEP for Jerry Woods' retirement dinner.
- Contributed \$250 to the Cement Masons Local 528.

- Donated \$413 to the IBT Joint Council golf tournament.
- Gave \$100 in gift certificates to the Cedar Rapids Hawkeye Labor Council.
- Donated \$265 to the CWA 3808 golf tournament.

Altig-Martyn Agency

- Contributed \$400 to the Ontario Brantford District Labor Council.

David Cohen Agency

- Donated \$1,000 along with the *Furer-Whittinghill Agency* to the Labor Agency golf tournament.
- Contributed \$200 to the Turkeys for Tots program.

Cohen-Hartman Agency

- Contributed \$500 to the Building Trades golf outing.
- Donated \$500 to the CWA Hope 2002 golf outing.
- Contributed \$1,500 to the United Nurses Association of California.

Lloyd Fitzgerald Agency

- Gave \$500 to the Credit Unions for Kids golf outing.

Mark Hancock Agency

- Contributed \$2,000 to the Teamsters Local 135 scholarship fund.
- Gave \$100 to the Indianapolis Fire Fighters Local 416.
- Donated \$100 to the Indiana Central Labor Council.

Vic Hancock Agency

- Gave \$100 to the IBEW B16 annual golf outing.
- Contributed \$100 to the Kentucky Credit Union League.

Mike Jones Agency

- Contributed \$750 to the Toledo Port Council.
- Donated \$2,000 to a United Way/Labor golf outing.

Nick Nitkowski Agency

- Contributed \$100 to the Plumbers & Steamfitters' Local Union No. 60 Megan Taylor education fund.

Shashi Parekh Agency

- Gave \$250 to the AFL-CIO scholarship fund.
- Donated \$50 to a Mt. Olive church group.

Total \$29,878.18

OTHER DONATIONS

David Cohen Agency

- Donated two DVD players to the Ironworkers 416 annual picnic.

Lloyd Fitzgerald Agency

- Donated the top prize for the Southeast Community Credit Union's miniature golf tournament.

RETENTION BONUS

QUALIFIER

Timothy Cruise	\$6,547
Eddie Norman	\$4,133
Marlon Underwood	\$4,081
Lance Brown	\$3,984
Tedence Bailey	\$3,728
Jennifer Baron	\$3,626
John Rice	\$3,195
Matthew Wolfgang	\$3,193
James Datto	\$3,063
Rajeev Arora	\$2,840
Jim Bianchi	\$2,719
James Lawrence	\$2,610
Mark Bleier	\$2,592
Robert Ulrich	\$2,566
Gary McClanahan	\$2,524
Yvonne Hernandez	\$2,522
Janice Obus-Carter	\$2,511
Russell Morris	\$2,508
George Hays	\$2,475
Shamshinder Sidhu	\$2,474
Allen Green	\$2,473
Chris Hernandez	\$2,443
Rudi Camanzind	\$2,421
Wai-Ming Wong	\$2,418
John Franklin	\$2,392
Arthur Westergren	\$2,374
Ron Parpara	\$2,295
Steven Johnson	\$2,279
Gene Nouny	\$2,231
Camy Smith	\$2,215
Mani Prull	\$2,210
Nannette Trautman	\$2,157
George Gluge	\$2,153
Hai Herman	\$2,142
Steve Fujiani	\$2,113
Daryl Kenney	\$2,109
Jin Zhou Zhao	\$2,104
Arthur Carter	\$2,101
Todd Jordan	\$2,063
James Schneider	\$2,054
Paul Kress	\$2,053
Christy Starr	\$2,044
Robert Bingham	\$2,022
Anthony Chelstman	\$2,014
Benajah Price	\$1,989
Raymond Lau	\$1,977
Loi Turping	\$1,974
Leandrew Alexander	\$1,958
Devin Hoops	\$1,950
Donn Beaucage	\$1,944
Anthony Walthour	\$1,938
Barry Pehm	\$1,933
Scott Rommey	\$1,925
Preeti Sahgal	\$1,902
Richard Coira	\$1,892
Morvyn Eo	\$1,880
Patrick Durray	\$1,874
Joey Kennedy	\$1,865
Robert Kenniston	\$1,864
Anita St. Arnaud	\$1,860
Benjamin Glover	\$1,855
Philip Wiley	\$1,847
Donald Spence	\$1,841
Daryl Wikens	\$1,817
Fater Novellino	\$1,802
Eric Tutobane	\$1,788
Pamela Drury	\$1,780
Joff Spanius	\$1,779
Ronald Marx	\$1,771
Bill Wada	\$1,762
Shannon Richardson	\$1,750
Al-Kann Wali	\$1,735
Juan Medina	\$1,735
Kelly McDonald	\$1,725
Kevin Haines	\$1,719
Michael Kalasa	\$1,715
Carl Boldon	\$1,712
Karon Trim	\$1,708
Herman Libman	\$1,700
Christopher Stephens	\$1,700
Francisco Ponce	\$1,688
Robert Olive	\$1,686
Benjamin Marcellas	\$1,676
Kirk Kupsky	\$1,675
Susanne Munro	\$1,671
Alfred O'Connor	\$1,657
Mark Reddinglow	\$1,646
Keith Zabrocki	\$1,645
David Williams	\$1,642
Dennis Pochron	\$1,639
Charles Paoli	\$1,636
Suzanne Stengar	\$1,634
Paramjit Sangha	\$1,633

AGENCY

QUALIFIER

John Chamblee	\$1,826
Marie Girard	\$1,815
Maria Esposito	\$1,811
Jason Schioman	\$1,809
Leonard Harris	\$1,573
John Huber	\$1,571
John Burnatt	\$1,571
Ray Keller	\$1,571
Ed Kimm	\$1,563
Cal Bogert	\$1,561
Todd Faulkner	\$1,556
Lynn Erickson	\$1,536
Michael Boniszewski	\$1,534
Benson Kim	\$1,523
Michael Czapok	\$1,520
Bret Felt	\$1,518
Eric Stuedeman	\$1,515
Maurice Davies	\$1,511
Abdukrizzaq Ahmed	\$1,511
Waldemar Jonsson	\$1,506
Jeffrey Robinson	\$1,503
Robert Tooley	\$1,502
Stephen Liberio	\$1,486
Poland Parker	\$1,485
Jamey Wallace	\$1,485
Timothy Houser	\$1,484
Karl Booze	\$1,481
Ramin Maghsoud	\$1,481
Brian Bowers	\$1,479
Marfiana Lago	\$1,472
Michael Saracino	\$1,472
Benjamin Gibbs	\$1,467
Hugo Ruat	\$1,467
Evanne McKenzie	\$1,465
Alice Wong	\$1,454
Michael Chesney	\$1,454
Jama Sun	\$1,449
Nestor Aramayo	\$1,438
Lawrence Dennis	\$1,437
Vedran Pipinic	\$1,426
Harold Cowden	\$1,421
Scott Georger	\$1,419
Denise Gilbert	\$1,419
William Richard	\$1,415
Douglas Bauknecht	\$1,411
John Baloun	\$1,406
Larry Lozano	\$1,399
Joseph Ricci	\$1,398
William Faaster	\$1,395
Maria Bellajaro	\$1,390
Rosario Aguilar	\$1,380
Julie Wells	\$1,374
Erik Graham	\$1,372
Elchin Bagrov	\$1,372
Clifford Kaarby	\$1,359
Kouassi Appiah	\$1,358
Sam Harlered	\$1,357
Valerie Basa	\$1,350
Saengnakho Phothisane	\$1,349
Moneesta Smith	\$1,348
John Vargas	\$1,342
Kevin Bailey	\$1,340
Souwaly Khamphou	\$1,338
Jennifer Schmar	\$1,335
Jason Mitchell	\$1,320
Eric Topper	\$1,329
Neil Zeigler	\$1,328
Kobie Samuels	\$1,322
Celia Questin	\$1,321
Jonathan Jagemann	\$1,315
Kathleen Marrs	\$1,303
Nick Nikowski	\$1,303
Vincent Gullory	\$1,303
Joshua Goodman	\$1,303
John Parker	\$1,303
Patrick Coughlin	\$1,297
Rene Shear	\$1,294
John Clark	\$1,294
William Thompson	\$1,289
Leanne Hughes	\$1,289
Cynthia Bianchi	\$1,288
Christine Hulber	\$1,285
Tyrone Conard	\$1,283
Krista Thieme	\$1,280
Bary Garelick	\$1,279
Paul Hall	\$1,278
Charles Weber	\$1,276
Albert Henry	\$1,276
Michael Lau	\$1,272
Robert MacDonald	\$1,266
Rodney Husmann	\$1,265
Burnest Banson	\$1,263
David Jackson	\$1,255
Gerald Hammond	\$1,253
Mindy Gulsewels	\$1,253
Larry Wright	\$1,253

AGENCY

QUALIFIER

Loren Cardwell	\$1,246
I-Chia Lee	\$1,236
Samuel Cohen	\$1,228
John Claxton	\$1,226
Rebecca Francis	\$1,223
Elizabeth Phillips	\$1,220
Marc Pantelone	\$1,210
Detrick Smith	\$1,208
Zachary Hart	\$1,205
Ted Schilling	\$1,202
Andrew Rossberg	\$1,201
Patrick Parisi	\$1,199
Catherine Clarke	\$1,198
Mansol Peterson	\$1,198
Pearl Burks	\$1,197
Michael Kritzer	\$1,196
Anna Nelson	\$1,196
Arnold Iacovello	\$1,196
Glen Sylvester	\$1,195
Ruben Scobranes	\$1,194
Andrew Fike	\$1,183
David Samalin	\$1,182
Tod Brown	\$1,189
Najoua Ekaryani	\$1,189
Joel Taylor	\$1,187
Michael Nelson	\$1,187
Evan Woods	\$1,180
Curt Snow	\$1,179
John Vukusich	\$1,176
Jefferson Yupiter	\$1,176
Julia Arahamian	\$1,173
Josefina Lozano	\$1,171
Doron Yaniv	\$1,170
Robert Moorhead	\$1,165
Adam Lukes	\$1,162
Ronald Bagley	\$1,161
Francisco Perez	\$1,158
Terrance Hearn	\$1,153
Angelica Gallardo	\$1,151
Douglas McLean	\$1,151
Eric Grier	\$1,150
Donna John	\$1,144
Robert Morton	\$1,142
Tiffani Tran	\$1,141
Kevin Caray	\$1,141
Dane Clay	\$1,140
Michael Dickerson	\$1,138
Michael Johnson	\$1,134
Randy Mandell	\$1,130
Gregory Siard	\$1,129
William Plunkett	\$1,129
Mary Waller	\$1,128
Cheryl Brottam	\$1,128
Shene Marsh	\$1,128
Fred Gerster	\$1,128
Chris Georgiada	\$1,126
Jelley Alvins	\$1,125
Glignone-Bristler	\$1,123
Ross Lutz	\$1,118
Andre Rivers	\$1,117
Michael McCracken	\$1,117
Guy Adams	\$1,107
Shirley Herston	\$1,103
Michael Graham	\$1,102
Gene Lancour	\$1,100
Durham Oldham	\$1,100
Larry Geneser	\$1,098
James Beck	\$1,097
Scott Smith	\$1,094
Mark Hart	\$1,089
Larry Geneser	\$1,089
Bradley Brown	\$1,087
Michael Jones	\$1,079
Nicholas Brorshai	\$1,076
Melissa Lukhart	\$1,076
Rini Hadjaksono	\$1,075
Basu Bequette	\$1,075
Larry Geneser	\$1,075
Virden Vonqualen	\$1,058
Lloyd Fitzgerald	\$1,050
James Albritton	\$1,050
Rick Altig	\$1,050
Sheilah Rund	\$1,050
Durham Oldham	\$1,050
Shanton Pios	\$1,050
Alan Reyes	\$1,045
Larry Geneser	\$1,043
Sergey Tomrenko	\$1,043
Durham Oldham	\$1,043
Patrick Phillips	\$1,043
Eric Giglione	\$1,042
Allan Jennings	\$1,042
Cohen-Hartman	\$1,029
Peter Harris	\$1,029
Suzanne Verderame	\$1,028
Juan Maruca	\$1,024
Matthew Kennedy	\$1,024
Edward Stinson	\$1,024
Nick McGee	\$1,023
Mark Hancock	\$1,023
Jessie Crevostier	\$1,019
Ryan Stanglein	\$1,019
Frank Rosello	\$1,016
Scott Smith	\$1,012
Kim Wilhelm	\$1,012
Tom Williams	\$1,012
David Faraway	\$1,012
Mike Jones	\$1,007
Carlton Roberts	\$1,007
Jennifer Elam	\$997

AGENCY

QUALIFIER

Betty Muldrow	\$995
Joseph Guesesch	\$994
Jason Crain	\$998
Brian Buckley	\$987
Susan Bergh	\$986
Stephen Adler	\$983
Michael Park	\$983
Dejuan Weatherall	\$982
Susan Sheasby	\$982
Robert Tierney	\$980
Sharon Nigota	\$980
Jacob Churchill	\$974
Edwin Jammer	\$973
Michael Perkins	\$971
John Hard	\$970
Todd Johnston	\$965
Robert Thomas	\$963
Ryan Hungate	\$963
Michael Thomas	\$957
James England	\$967
Brian Morse	\$946
Allan Gilbert	\$944
Lawrence Tenamore	\$933
Gregory Engrav	\$931
John Thomas	\$922
Ed Orell	\$919
Scott Jordan	\$883
Mark Goggel	\$879
Gregory Riley	\$878
Robert Terborg	\$876
Robert Rife	\$875
Donovan Locklear	\$874
David Cowan	\$873
Giovanni Lee	\$872
Sara Becoly	\$870
Larry Geneser	\$869
Scott Smith	\$868
Shashi Parekh	\$861
Eric Giglione	\$859
Victor Hancock	\$854
John Konopka	\$854
Curtis Retter	\$854
Ben Hasby	\$850
Robin Perkins	\$850
Dawn Gill	\$850
Brent Marston	\$849
Philip Prata	\$848
Sarah Hermy	\$847
Todd Kuen	\$847
Sarah Odell	\$846
William Day	\$846
Roddy Yamachika	\$844
Megan Gordon	\$844
John Williams	\$843
Ivan Pichugin	\$842
Bryan Kuehner	\$842
Kelly McClain	\$838
Daniel Kline	\$835
Kenneth Bass	\$835
Anna Mochol	\$834
Brian Brooks	\$833
Heather Baus	\$832
Eric Ronke	\$832
Brian Schreiber	\$830
Debra Moore	\$829
Kathryn Morschi	\$827
Jason Anderson	\$823
Steven Mineo	\$821
Ian Hewitt	\$817
Adrienne Ross	\$816
Walter Picknell	\$815
Barry Dillah	\$812
Stephen Flecker	\$812
Joseph Lamantia	\$809
Jered Liska	\$809
Gerald Grant	\$808
Shalon Scott	\$805
Samir Zarakpar	\$805
Joseph Callahan	\$804
James Thomas	\$802
Brigitte Maki	\$800
Michael Rizzo	\$799
Eric Giglione	\$798
Sylvia Johnson	\$795
Rachelle Renbert	\$795
Tam Williams	\$795
Kenneth Jones	\$792
Ghassan Tasse	\$792
Tina Roesske	\$790
Zachary Clements	\$789
Christine Deley	\$787
Alex Blum	\$787
Latonya Tucker	\$786
Frank Blake	\$786
Matthew Kernan	\$785
Larrell Jennings	\$785

AGENCY

QUALIFIER

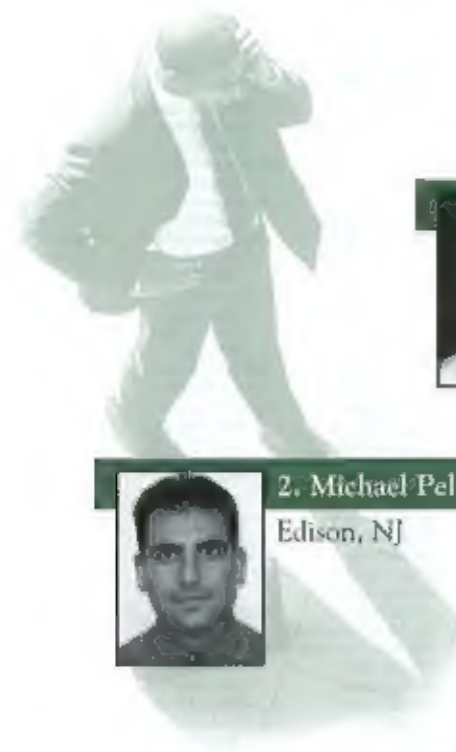
Brad VanAllen	\$784
Stuart Pacino	\$782
Neil Lilly	\$779
Jerrel Thornton	\$771
Matthew Rose	\$759
Keith Comwell	\$749
William Young	\$745
Bryon Washington	\$728
Jeremiah Vecs	\$710
Thomas Tulowiecki	\$692
Caitlin Hunt	\$655
Jeffrey VanDeMark	\$655
Edward Daley	\$654
John Hergert	\$653
Gregory Shaughnessy	\$650
Kenneth Hunter	\$649
Robert Gaudi	\$646
Jonathan Brunner	\$642
William Neal	\$638
Boris Guralnik	\$639
Iulia Iordachescu	\$638
Charles Grant	\$637
Gary Bari	\$637
Russell Monahan	\$637
Raid Fukumoto	\$636
Robert Raab	\$635
Eric Giglione	\$631
Gary Bleier	\$626
Vlad Basov	\$626
Scott Smith	\$626
Shashi Parekh	\$625
Alli Shahrak	\$625
Durham Oldham	\$625
Mike Jones	\$622
Robert Harris	\$622
David Beeson	\$622
Deborah Simpson	\$621
Mary Ann Gaelic	\$621
Michael Stanford	\$619
Shashi Parekh	\$619
Eric Giglione	\$619
Victor Hancock	\$618
John Konopka	\$618
John Ressler	\$617
Ben Hasby	\$616
Robin Perkins	\$616
Nasser Sahibol	\$616
Thomas Hanson	\$615
Munzer Salah	\$615
Muhammad Khan	\$614
Covey Shorter	\$613
Alan Schaefer	\$613
John Varon	\$612
Frederick Dagostino	\$612
Donald Adams	\$612
Tank Houatchantha	\$611
Kelly Pearl	\$611
Byron Fletcher	\$608
Andrew Vostau	\$608
Scott Wolfast	\$607
Julia Bliefnick	\$606
Warren Schumacher	\$605
Edward Bobalek	\$604
Brent Matthews	\$604
Roland Thomas	\$603
Eric Giglione	\$602
Richard Ruff	\$601
Brand Chiarolla	\$599
Lesley Habers	\$597
Jeffrey Mercer	\$597
Frederick Hadaya	\$597
Tricia Skovran	\$597
Jason Manasse	\$596
Robert Strong	\$595
Jolanta Ladusane	\$595
Shannon Walker	\$594
Asa Barba	\$594
Angela Silver-Williams	\$594
Alan Degrate	\$594
Timothy Routh	\$592
Corey Duchame	\$591
Gina Lukus	\$591
Michael Stephens	\$589
Chris Cluph	\$588
Michael Vanassell	\$587
Barclay MacDonald	\$586
Adam Wordinger	\$586
Xiang Rong Li	\$585
Anthony Diggs	\$583
Keith Robb	\$583
Benny Thompson	\$581
Jodi Coetzee	\$580
Richard Ruff	\$578
Jatoff-Foti	\$578
Scott Smith	\$564
Alli Shahrak	\$547
Mark Hancock	\$544
Geneser-Bitman	\$489

AGENCY

QUALIFIER

Paul DaSilva	\$478
Immanuel Jarvis	\$475
Benjamin Scoville	\$473
Hervello Pereira	\$472
Todd Kubas	\$471
Chris Hughes	\$469
Jeremiah Johnson	\$469
Kristina Bayardelle	\$458
Harold McSweeney	\$456
Tom Williams	\$455
Robert Ridley	\$453
Darren Brink	\$435
Chris Folmer	\$433
Handes Gori	\$431
Steve Augustine	\$427
Shelagh Kelleys	\$422
Brigit Synesael	\$387
Elizabeth Hood	\$367
Sundeepp Babbar	\$365
Cherry Nichols	\$363
Daniel Floramont	\$362
Tom Williams	\$362
Karen Eby	\$362
Anthony Rhone	\$362
Robert Fort	\$362
Neville Oliver	\$361
Tiffany Gayle	\$361

SUPERVISING AGENTS



1. Eric Topper
Raleigh, NC



2. Michael Pellicciotta
Edison, NJ



3. Lesley Habers
Raleigh, NC



All Time Record to Beat
Month: \$43,409 1st Yr. Gino Tanzil

All Time Record to Beat
Month: \$50,606 Net ALP Chad Roehrs

October Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
1. Eric Topper	\$32,732	\$44,597	91		3	Ladislav Lesanek	Ali Shahrak
2. Michael Pellicciotta	29,728	37,399	94		5	Marc Rosen	Eric Giglione
3. Lesley Habers	19,481	18,229	95		2	Yumiko Yamashita	Ali Shahrak
4. John Konopka	19,142	19,142	96		2	Byron Watson	Eric Giglione
5. Judy Ramos	17,669	17,669	100		2	Lorena Barriere	David Cohen

All Time Record to Beat
YTD: \$142,726 1st Yr. Vladimir Opra

All Time Record to Beat
YTD: \$237,992 Net ALP Vladimir Opra

YTD Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
*1. Susan Schweitzer	\$95,138	\$158,992		79.7	2	Wendell Bangs	Rick Altig
2. Tracy McNallan	87,968	129,153		72.3	1	Wendell Bangs	Rick Altig
3. Darren Brink	61,347	94,236	83		3	Nickolay Gusev	Vlad Basov
4. Todd Faulkner	59,381	89,455	81		1	Ladislav Lesanek	Ali Shahrak
5. Michael Czopek	57,152	105,163	84		2	David Hausman	Eric Giglione

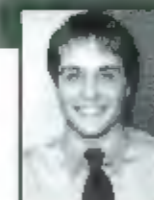
Supervising Agent selection guidelines for recognition in the Spotlight are as follows: Must have one First Year Agent coded and meet all production requirements.

GENERAL AGENTS

1. Kevin Thornburg
Swansea, IL



2. Joshua Robinson
Swansea, IL



3. Bret Fels
Swansea, IL



4. James Boucher
Ft. Lauderdale, FL



5. Samuel James
Ridgeland, MS



All Time Record to Beat
Month: \$102,403 1st Yr. Eric Neal

All Time Record to Beat
Month: \$111,262 Net ALP Eric Neal

October Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
1. Kevin Thornburg	\$51,454	\$54,346		67.6	9	Damon Hartley	Geneser-Bitman
2. Joshua Robinson	51,227	56,472		65.4	7	Leslie Taylor	Geneser-Bitman
3. Bret Fels	40,732	36,102	88		4	Eric Neal	Geneser-Bitman
4. James Boucher	38,009	43,650		80.4	3	William Cook	Tom Williams
5. Samuel James	34,583	40,269		68.6	6		Wittenbach-Ostrovsky
6. Brad VanAllen	33,286	36,578	98		2	Dennis Kelleher	Giglione-Brister
7. Denise Baleman	31,948	32,312	88		2	Brian Traboulay	Rick Altig
8. Jason Schломann	30,225	43,634	93		3	Jonathan Saluk	Richard Rutt
9. Francisco Perez	30,083	36,562		73.5	6	Jeffrey Dinocento	Eric Giglione
10. Kevin Leonard	30,008	37,786	85		4	Marion Underwood	Scott Smith

All Time Record to Beat
YTD: \$489,120 1st Yr. Eric Neal

All Time Record to Beat
YTD: \$864,620 Net ALP

YTD Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
*1. Samuel James	\$252,969	\$323,471		68.5	6		Wittenbach-Ostrovsky
*2. Scott Geisel	237,160	283,765		73.8	2		Lisa D'Amico
*3. Jim Bianchi	203,888	318,826		89.6	4	Paul Rumbuc	Durhon Oldham
*4. Jeffrey Ravnitzky	173,208	220,202		76.6	2	Israel Pena	Tom Williams
*5. Francisco Perez	171,109	255,845		73.5	6	Jeffrey Dinocento	Eric Giglione
6. Hal Herman	157,701	238,701		79.1	3	Paul Rumbuc	Durhon Oldham
7. Joshua Robinson	156,118	251,517		65.4	7	Leslie Taylor	Geneser-Bitman
8. James Boucher	146,956	206,615		80.4	3	William Cook	Tom Williams
9. John Huber	143,339	248,201		73.5	4	Jeff Dinocento	Eric Giglione
10. Dorian Oldham	140,812	202,154		79.4	3	Paul Rumbuc	Durhon Oldham

General Agent selection guidelines for recognition in the Spotlight are as follows: Must have two First Year Agents coded and meet all production requirements.

MASTER GENERAL AGENTS



1. Paul Rumbuc
Rochester, NY



2. David Hausman
Edison, NJ



3. Eric Neal
Swansea, IL



4. Steven Greer
Rochester, NY



5. Jeffrey Dinocento
Edison, NJ



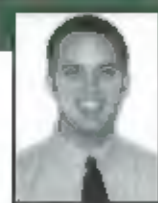
6. William Cook
Ft. Lauderdale, FL



7. Jonathan Saluk
Great Neck, NY



8. Brian Traboulay
Burnaby, BC



9. Leslie Taylor
Swansea, IL



10. Melanie Cohen
Framingham, MA

MASTER GENERAL AGENTS

October Production

All Time Record to Beat
Month: \$190,653 1st Yr. Slav Bitman

All Time Record to Beat
Month: \$236,811 Net ALP Ed Orell

Name	1st Yr. Agent	Net ALP	NG	Rtn	#1st Yr. Agents	SGA
1. Paul Rumbuc	\$142,282	\$208,452		80.8	24	Durhon Oldham
2. David Hausman	122,715	149,406		64.4	22	Eric Giglione
3. Eric Neal	100,838	115,523		65.8	19	Geneser-Bitman
4. Steven Greer	86,651	90,998		83.2	10	Durhon Oldham
5. Jeffrey Dinocento	85,015	136,986		71.9	21	Eric Giglione
6. William Cook	83,617	95,787		73.7	16	Tom Williams
7. Jonathan Saluk	80,575	83,068		78.0	10	Richard Rutt
8. Brian Traboulay	77,112	68,518		73.6	11	Rick Altig
9. Leslie Taylor	68,906	76,236		76.2	7	Geneser-Bitman
10. Melanie Cohen	65,747	72,459		72.0	13	Giglione-Brister
11. Marc Rosen	64,448	67,288		76.7	11	Eric Giglione
12. Marcellus Adams	63,882	63,639		66.0	24	Allan Jennings
13. Theodore Pappas	58,855	66,597		77.2	7	Richard Rutt
14. Yumiko Yamashita	58,606	57,476		68.4	13	All Shahrak
15. Joseph Diecadue	57,651	56,915		64.5	9	Nicholas Nitkowski
16. Dennis Kelleher	57,085	57,260	97		8	Giglione-Brister
17. Russell Chang	53,911	51,742		80.8	8	Rick Altig
18. Eric Nichols	53,827	88,253		66.5	7	Scott Smith
19. David Iriye	53,574	49,691		72.0	16	David Cohen
20. Gregory Partee	53,308	78,216		68.6	9	Vic Hancock

YTD Production

All Time Record to Beat
YTD: \$1,705,178 1st Yr. Slav Bitman

All Time Record to Beat
YTD: \$2,046,700 Net ALP Ed Orell

Name	1st Yr. Agent	Net ALP	NG	Rtn	#1st Yr. Agents	SGA
* 1. Paul Rumbuc	\$1,343,731	\$1,727,017		80.8	24	Durhon Oldham
* 2. Jeffrey Dinocento	968,057	1,320,012		71.9	21	Eric Giglione
* 3. Eric Neal	938,794	993,938		65.8	19	Geneser-Bitman
* 4. David Hausman	814,411	1,054,624		64.4	22	Eric Giglione
* 5. Wendell Bangs	656,298	872,664		73.4	12	Rick Altig
6. David Iriye	613,778	622,401		72.0	16	David Cohen
7. John McCreary	600,505	603,539		66.0	13	Furer-Whittinghill
8. William Cook	583,176	634,276		73.7	16	Tom Williams
9. Lee Conti	549,661	647,685		72.4	14	David Cohen
10. Christine Hartman	496,636	905,656		70.3	8	Cohen-Hartman
11. Doreen Ryan-Foti	486,485	925,881		72.9	13	Jatoft-Foti
12. Steven Jakubczak	484,008	643,041		73.1	4	Scott Smith
13. Robert Delesky	473,722	509,271		68.9	11	Eric Giglione
14. Steven Greer	463,426	480,548		83.2	10	Durhon Oldham
15. Gregory Partee	451,494	669,838		68.6	9	Vic Hancock
16. Vito Pecoraro	451,025	555,409		68.3	11	Eric Giglione
17. Steven Lee	440,068	575,836		76.0	13	Altig-Martyn
18. Brandon Geneser	439,417	583,909		68.3	9	Larry Geneser
19. Theodore Pappas	432,988	473,608		77.2	7	Richard Rutt
20. John Akers	430,712	476,364		71.4	7	Chris Lafond

Master General Agent selection guidelines for recognition in the Spotlight are as follows: Must have four First Year Agents coded and meet all production requirements.

Monthly Management Bonus

65 Percent and 70 Percent MGA Contracts

57.5 Percent GAs Coded Under MGA

October Bonus Qualifiers

Paul Rumbuc \$14,342	Marlon Underwood \$4,738	Brian Waller \$2,526	Lorena Barriere \$1,112	Scott Blum \$380
Eric Neal \$11,169	Steven Jakubczak \$4,731	Steven Lee \$2,491	Dorian Oldham \$1,066	Thomas Alligood \$378
David Hausman \$11,059	Joseph Diecedue \$4,727	Timothy Collier \$2,397	John McGrath \$1,051	Asif Javaid \$367
Steven Greer \$9,632	Lawrence Hauck \$4,674	Marcellus Adams \$2,355	Francisco Perez \$986	Eric Tuttobene \$364
Jonathan Saluk \$7,695	Brian Traboulay \$4,649	Christine Hartman \$2,312	William Thompson \$964	Barry Deardorff \$330
Bill Cook \$7,767	Mathew Hart \$4,648	Mahmoud Kenareh \$2,238	Gregory Jeffers \$779	Melinda-Rae Lyse \$325
Russell Chang \$7,297	Brian Schaefer \$4,521	David Tubbin \$2,158	John McCreary \$741	Gary McClanahan \$311
Pat Shehan \$7,242	David Iriya \$4,520	Sidney Hodgskiss \$2,098	Eric Grier \$713	Gary Selesky \$311
Marc Rosen \$7,179	Robert Delesky \$4,394	Yumiko Yamashita \$1,984	Jim Bianchi \$698	Robert Olive \$298
Leslie Taylor \$6,941	James Beck \$3,971	Illija Orlovic \$1,854	Denise Gilbert \$694	Gabriel Springer \$290
Gregory Partee \$6,756	Jay Mullins \$3,538	Lee Contl \$1,850	Bret Fels \$686	Charles Rodriguez \$289
Jeffrey Dinocento \$6,683	Bruce Hennick \$3,442	Roger Geering \$1,497	Jerald Muhammad \$641	Joseph Ricci \$289
Dennis Kelleher \$6,088	Cathy Thompson \$3,257	Wayne Hendricks \$1,447	Denard Cooper \$591	Brad VanAlfen \$281
Ladi Lesanek \$6,061	DeMarlo Cooper \$3,178	Nickolay Gusev \$1,381	Matthew Wolfanger \$465	Denise Bateman \$280
Theodore Pappas \$5,809	Alex Roland \$2,975	John Akers \$1,328	Narinder Dhillon \$460	Kent Booze \$267
Ronald VanWoelik \$5,635	Henry Moran \$2,895	Kevin Leonard \$1,303	Lisa Donoghue \$458	Keith Zabrocki \$266
Eric Nichols \$5,129	Byron Watson \$2,862	Tim Thompson \$1,296	Emmanuelle Fantoli \$456	Scott Georger \$264
Roger Fung \$4,944	Kevin Khadivian \$2,818	Joshua Robinson \$1,292	Robert Tooley \$454	Hal Herman \$209
Bronson Zolik \$4,848	Israel Pena \$2,814	Rajeev Arora \$1,239	James Boucher \$453	Jeffrey Ravnitzky \$187
Steven Raliff \$4,809	Ron Howell \$2,722	Jeremy Welch \$1,137	Rick Choptuik \$439	John Huber \$95
Erik Graham \$4,779	James Logan \$2,626	Jason Schlomann \$1,133	Donavan Locklear \$396	

Total \$287,964

The Work of the Leader

I have researched, read and thought a lot about our profession and the many roles we take on within that profession. I have also done a great deal of thinking about the qualities, characteristics and prerequisites of leadership. Based on this reflection, I have reached a number of conclusions.

For one, I have concluded that leadership is only possible where the ground has been prepared in advance. To a certain extent, I will be the first to admit, this process of ground-breaking is beyond the control of a lone individual in a large company like American Income Life. If an organization is not pulling for you, you are likely to be hobbled from the start.

Fortunately, for all of AIL's current and future leaders, we understand the need to go to greater lengths to groom and develop our leaders. American Income is constantly looking to broaden the skills and knowledge base of its people.

A leader, however, is not simply a passive vessel into which we can pour our best intentions. Personal development is the first important building block of leadership.

To lead successfully, a person must demonstrate two active, essential and interrelated traits — expertise and empathy. A leader must be "in the know" when it comes to their profession. All that simply means is,

the more you know, the more of an expert you become, and the stronger leader you will be. A leader must also be able to express empathy. Empathy is the ability of putting yourself in other people's shoes. Being able to empathize with your clients, prospects and Agents will help you deal effectively with the many issues which arise that these people will be looking to you to solve. In my experience, both of these traits can be cultivated.

The leadership equation requires yet another vital prerequisite. Leaders are not only shaped by their environment; they also take active roles in remaking that environment in productive ways. In other words, true leaders create organizations that support the exercise and cultivation of leadership. This can only be achieved through rigorous and systematic organizational development.

The work of leadership is therefore, both personal and organizational. The bad news is, this means lots of hard work. The good news is, leaders are made, not born.

I am convinced that anyone who wants to work hard enough and develop these traits can lead. Let's continue to improve ourselves as leaders and understand what the ancient Romans meant when they said, "A learned man always has wealth within himself."



FROM THE DESK OF:

Bob FalvoVice President of SGA
Development

"The best leaders are clear. They continually light the way, and in the process, let others know that what they do makes a difference."

— Anonymous

STATE GENERAL AGENTS



Eric Giglione

Category I	OCTOBER PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd
Eric Giglione	\$456,184	\$168,000	272	\$592,480		70.3	\$4,332,899	\$1,680,000	258	\$5,505,617
Rick Altig	931,556	468,000	199	1,434,973		69.0	7,766,802	4,608,000	169	12,119,332
Larry Geneser	173,398	108,000	161	249,964		65.4	2,453,347	1,092,000	225	3,088,397
Scott Smith	290,010	240,000	121	661,127		68.3	3,043,117	2,244,000	136	5,410,353
Richard Rutt	166,634	156,000	107	201,758		78.1	1,118,727	1,500,000		1,275,185
David Cohen	182,722	156,000	104	283,951		73.3	1,787,060	1,488,000	120	2,906,748



Durhon Oldham

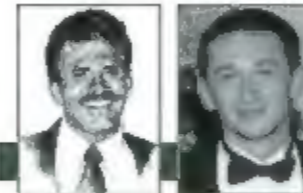
Category II	OCTOBER PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd
Durhon Oldham	\$228,933	\$72,000	318	\$304,540		80.7	\$1,640,353	\$720,000	228	\$1,997,943
Giglione-Brister	117,863	84,000	140	140,830	85		694,102	492,000	141	852,246
Vlad Basov	95,998	84,000	114	115,251		76.4	667,886	660,000	101	1,203,562



Tom Williams

Category III	OCTOBER PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd
Tom Williams	\$144,584	\$60,000	241	\$232,455		71.3	\$1,475,921	\$600,000	246	\$2,053,161
Allan Jennings	123,675	80,000	206	134,437		67.0	571,276	456,000	125	695,047
Marc Morton	118,652	80,000	198	150,801		71.9	1,007,475	600,000	168	1,301,500
Vic Hancock	104,982	60,000	175	145,674	88		312,465	180,000	174	402,657
Shashi Parekh	76,819	80,000	128	94,920	95		102,191	120,000		133,595

STATE GENERAL AGENTS



Larry Geneser & Slav Bitman

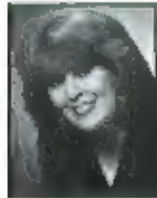
Category IV	OCTOBER PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd
Geneser-Bitman	\$276,067	\$48,000	575	\$327,851		67.1	\$2,013,659	\$384,000	524	\$2,423,261
Bill Jennings	113,800	48,000	237	143,479		73.2	1,007,870	480,000	210	1,262,805
Wittenbach-Ostrovsky	85,828	48,000	179	92,606		70.9	669,710	468,000	143	711,735
Steve Friedlander	80,879	48,000	168	107,878		71.2	870,431	480,000	202	1,251,683
Nick Nitkowski	72,352	48,000	151	81,542	87		349,905	300,000	117	441,464
Chris Lalond	62,631	48,000	130	91,251		73.1	694,784	432,000	161	868,401
Furer-Whittinghill	49,718	48,000	104	61,861		68.3	900,692	480,000	188	1,049,537



Robert Hughes

Category V	OCTOBER PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd
Robert Hughes	\$75,391	\$36,000	209	\$85,844	93		\$135,461	\$72,000	186	\$158,707
Altig-Martyn	73,343	36,000	204	88,197		68.0	666,171	360,000	185	806,389
Ramin Kouladji	67,184	36,000	187	114,855		68.4	413,896	360,000	115	747,670
Gary Bleier	52,517	36,000	146	86,415		72.0	337,177	360,000		672,937
Mike Jones	39,515	36,000	110	81,265		65.9	317,678	360,000		554,928

PR Manager



Debbie Enstedt
Winnipeg, MB

Category A:



Al Wall
Toronto, ON



Jacqueline deVooght
Calgary, AB

Category B:



Joseph Ward
Swansea, IL



Vivian Dwyer
Raleigh, NC

Category C:



Roy Jessome
Halifax, NS



Darrell Dorey
Halifax, NS

October Production

PR Manager	No. Cards	SGA
1. Debbie Enstedt	18,855	Rick Altig
2. Al Wall	6,747	Joshua Chalom
3. Charles Hill	6,027	Jatoft-Foti

All Time PR Card Production Record

Month: 18,960 cards Anthony Gentili

Category A	No. Cards	SGA
1. Al Wall	6,745	Joshua Chalom
2. Jacqueline deVooght	5,037	Rick Altig
3. Robin Denham	3,545	Larry Geneser
4. John Molina	3,225	Jatoft-Foti
5. Irene Rurycz	2,390	James Surace

Category B	No. Cards	SGA
1. Joseph Ward	2,633	Geneser-Bitman
2. Vivian Dwyer	2,052	Ali Shahrak
3. Darrell Dorey	2,037	Ramin Kouladji
4. Becky Cutler	1,533	William Jennings
5. Laurie Onasch	1,264	Manone & Altig

All Time PR Group Production Record

Month: 125 groups Darrell Dorey

Category C	No. Groups	SGA
1. Roy Jessome	40	Ramin Kouladji
2. Darrell Dorey	31	Ramin Kouladji
3. Jenny Williams	15	Rick Altig
3. Joseph Ward	15	Geneser-Bitman
3. Becky Cutler	15	Bill Jennings
3. Susan Kelleher	15	David Zophin
3. Tracy Smith	15	Robert Smith

YTD Production

PR Manager	No. Cards	SGA
*1. Debbie Enstedt	173,249	Rick Altig
*2. Malka Arony	44,175	Cohen-Hartman
3. Al Wall	32,542	Joshua Chalom

All Time PR Card Production Record

YTD: 61,879 cards Denise Bowyer

Category A	No. Cards	SGA
*1. Rona Spano	30,410	Scott Smith
*2. Robin Denham	28,541	Larry Geneser
*3. Brenda DiSomma	27,790	Eric Giglione
4. Al Wall	24,105	Joshua Chalom
5. Bernard Wendekler	22,843	Rick Altig

Category B	No. Cards	SGA
*1. Laurie Onasch	19,517	Manone & Altig
*2. Malka Arony	18,409	Cohen-Hartman
*3. Erin McKee	14,179	Shashi Parakh
4. Sandra Johnson	11,783	Gary Bleier
5. Lydia Hovanski	11,198	Allan Jennings

All Time PR Group Production Record

YTD: 330 groups Darrell Dorey

Category C	No. Groups	SGA
*1. Darrell Dorey	483	Ramin Kouladji
*2. Roy Jessome	167	Ramin Kouladji
*3. Richard Case	124	James Surace
4. Kenneth Altizer	116	Marc Morton
5. Vivian Dwyer	108	Ali Shahrak

Category A = SGA categories one and two. Category B = SGA categories three, four, five and six. Category C = Top number of contracts signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the Spotlight are as follows: Must have two P.R. Representatives coded and meet all production requirements.

Qualifiers

Kenneth Altizer	\$1,088
Darrell Dorey	\$1,088
Richard Case	\$1,088
Robin Denham	\$1,088
Vivian Dwyer	\$975
Jacqueline deVocuit	\$825
Becky Cutler	\$788
Al Wall	\$788
Robin Andrade	\$788
Susan Kollerer	\$788
Leante Lopez	\$750
Richard Jessome	\$750
John Molina	\$750
Joseph Ward	\$750
Tracy Smith	\$750
Brenda DiSomma	\$725
Rona Spano	\$725
Irene Marycz	\$650
John Wilkinson	\$625
Leo VanDenBussche	\$580
Bernard Wendekler	\$550
Cheryl Cook	\$550
Joseph Westfall	\$525
Patricia Metcalf	\$500
Jennifer Opra	\$500
Laurie Onasch	\$435
Robert Dalley	\$400
Manon Brulotte	\$400
Malka Arony	\$313
Erin McKee	\$300
Shannon Walker	\$300
Linda Baaknecht-Hicks	\$298
Erica Dalager	\$275
Bill Gibson	\$263
Catherine Briggie	\$263
Cynthia Ware	\$263
Krissa Mensley	\$258
Lou Nell Busby	\$258
Gabriela Barlosi	\$258
Roger Johnson	\$250
Sandra Johnson	\$240
Ayanna Prendergast	\$208
Lynia Hevanski	\$208
David Blaisdell	\$200
Frances Christie	\$200
Brenda Swecker	\$200

Total
\$24,726



JANUARY
FEBRUARY
MARCH
APRIL
MAY
JUNE
JULY
AUGUST
SEPTEMBER
OCTOBER
NOVEMBER
DECEMBER

What is the Value of Your Experience?

Pablo Picasso was a well-known 20th Century artist. During his lifetime he created an overwhelming 22,000 pieces. These works included paintings, sculptures, ceramics, mosaics, graphic arts and even stage designs. Picasso's art has become so reputable and widespread that he is considered the inspiration for the modern art movement including Cubism, which he and Georges Braque co-invented, and for which he is still famous today.

I recently read an interesting story about Picasso, and it seems, this story has changed my life — or at least my way of thinking.

A young man walked into a small European café. Sitting at a table near the entrance was an older man that resembled Pablo Picasso. The young man approached the man and inquired about his identity. The older gentleman nodded, smiled and admitted he was indeed Picasso. Being a fan of the artist, the young man handed him a cocktail napkin and asked, "Will you draw something I can keep as a souvenir?" Picasso said he would, but would like to be paid the value of the drawing. The young man agreed, and Picasso began to draw. Picasso completed the drawing, held out the finished product and said, "That will be \$10,000." The young man reddened, stammered and said, "Ten thousand dollars — it only took you ten seconds." Picasso smiled and replied proudly, "No, it took me 30 years."

Almost immediately, I thought if it were me doing the drawing the cocktail napkin would be worth something like \$2 and that would still greatly depend

on who wanted the napkin.

On a more serious note, the story did make me realize that my experience and knowledge — at least in my chosen profession — do indeed have value. For that matter, everyone's experience has value. It is, however, how an individual demonstrates that experience and knowledge that increase the value of these intangibles.

With this in mind, what is the value of your experience and knowledge?

Will you be an integral part of your Agency in generating one thousand hard cards annually/per Producer coded?

Will you couple your experience with an increase in activity to help meet the challenge of producing two million leads throughout the entire company?

Will you be willing to share your experience and knowledge by helping train new P.R. Reps?

FROM THE DESK OF:

Denise Bowyer
Vice President &
National Director of
Public Relations



"I am always doing that which I cannot do, in order that I may learn how to do it."
— Pablo Picasso

Will you be a mentor or be invited to serve on next year's Leadership Council?

Will you increase your activity to capitalize on the proposed changes for a P.R. Career contract, retirement contributions, and increased monthly bonus opportunities?

Will your worth be more as your experience and knowledge grows?

Just remember, it is experience coupled with activity that determines your value, and your value is decided by you!

In Memoriam

Paul Wellstone the Democratic Senator from Minnesota, died in a small plane crash on Oct. 25, 2002. According to CNN reports, "The plane went down in snowy, frozen rain and then burst into flames in a wooded area about seven miles east of the Eveleth-Virginia Municipal Airport." Wellstone was on the campaign trail when his plane, also carrying his wife and daughter, went down. Mr. Wellstone was seeking re-election against the Republican candidate Norm Coleman, former mayor of St. Paul.

Senator Paul Wellstone was an advocate of health care coverage expansion, veterans affairs, environmental concerns and was a friend to the labor movement. He will be greatly missed by the working men and women of Minnesota and America. Don't forget to read next month's issue of *Spotlight* when Denise Bowyer pays tribute to this outstanding man and politician.

ORLANDO GOLF

When's
your
next
Tee
time?

With 123 courses within a 45-minute drive of downtown Orlando, it's a great place to work on your game — whether you want to play great courses, learn from top teachers, or watch the best compete. Orlando has it all! Just ask some of the pros like Tiger Woods, Corey Pavin and Ernie Els who call it home. What are you waiting for? When's your next Tee time?

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